

Supplemental Materials:

Investor Education and Protection

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Enrolled Version of HB 2433: Changes to K.S.A. 17-12a601(d) effective July 1, 2014
Investor Education and Protection

HOUSE BILL No. 2433—page 3

(d) *Investor education and protection.* (1) The administrator may develop and implement investor education *and protection* initiatives to inform the public about investing in securities, ~~with and protect the public from violations of the Kansas uniform securities act, K.S.A. 17-12a101 et seq., and amendments thereto. Such initiatives shall have a particular emphasis on the prevention and~~ detection, enforcement and prosecution of securities fraud. In developing and implementing these initiatives, the administrator may collaborate with public and nonprofit organizations with an interest in investor education *or protection*. The administrator may accept a grant or donation from a person that is not affiliated with the securities industry or from a nonprofit organization, regardless of whether the organization is affiliated with the securities industry, to develop and implement investor education *and protection* initiatives. This subsection does not authorize the administrator to require participation or monetary contributions of a registrant in an investor education program.

(2) There is hereby established in the state treasury the investor education *and protection* fund. Such fund shall be administered by the administrator for the purposes described in subsection (d)(1) and for the education of registrants, including official hospitality. Moneys collected as civil penalties under this act shall be credited to the investor education *and protection* fund. The administrator may also receive payments designated to be credited to the investor education *and protection* fund as a condition in settlements of cases arising out of investigations or examinations. All expenditures from the investor education *and protection* fund shall be made in accordance with appropriation acts upon warrants of the director of accounts and reports issued pursuant to vouchers approved by the administrator or by a person or persons designated by the administrator. ~~Two years after the effective date of this act, the administrator shall conduct a review and submit a report to the governor and the legislature concerning the expenditures from the investor education fund and the results achieved from the investor education program.~~

Sec. 3. K.S.A. 2013 Supp. 17-12a508 and 17-12a601 are hereby repealed.

Sec. 4. This act shall take effect and be in force from and after its publication in the statute book.

I hereby certify that the above BILL originated in the
HOUSE, and was adopted by that body

HOUSE adopted
Conference Committee Report _____

Speaker of the House.

Chief Clerk of the House.

Passed the SENATE
as amended _____

SENATE adopted
Conference Committee Report _____

President of the Senate.

Secretary of the Senate.

APPROVED _____

Governor.

FINRA 5-Question Financial Literacy Survey

Questions:

- Suppose you have \$100 in a savings account earning 2 percent interest a year. After five years, how much would you have?

More than \$102

Exactly \$102

Less than \$10

Don't Know

- Imagine that the interest rate on your savings account is 1 percent a year and inflation is 2 percent a year. After one year, would the money in the account buy more than it does today, exactly the same or less than today?

More

Same

Less

Don't Know

- If interest rates rise, what will typically happen to bond prices? Rise, fall, stay the same, or is there no relationship?

Rise

Fall

Stay the Same

No Relationship

Don't Know

- True or false: A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage but the total interest over the life of the loan will be less.

True

False

Don't Know

- True or false: Buying a single company's stock usually provides a safer return than a stock mutual fund.

True

False

Don't Know



2711 W. 6th Street, Suite E
Lawrence, KS 66049

PH: 785.856.5190
www.cismidamerica.org



Reality U is coming to high schools across Kansas and we need your experience and expertise!!!

WHAT IS REALITY U?

At Reality U, students will be provided an occupation based on their educational plans after high school, their current GPA, and their desired career field. They will fill out a Lifestyle Survey prior to the event, providing details about the life they plan to have as a 26 year-old. Before entering Reality U, they will receive their adult scenario – complete with marital status, number of children, career field, and net monthly income.

At Reality U students will visit a variety of booths to “purchase” housing, transportation, communication

services, child care, food, utilities, insurance etc. They will also have the opportunity to save and invest money, give to charity and learn about unexpected things that affect daily life (e.g. accidents, unexpected visitors).

UPCOMING EVENTS ACROSS KANSAS THIS FALL

F.L. Schlagle HS (KC)	10/16
Topeka HS	10/29 & 10/30
Ashland HS	11/4
Liberal HS	11/5
Hope Street Academy (Topeka)	11/7
Wyandotte HS (KC)	11/13
Lawrence HS	11/19 & 11/20
Ottawa HS	12/02
J.C. Harmon HS (KC)	12/11 & 12/12
Washington HS (KC)	12/17 & 12/18

With the help of 498 volunteers, Reality U served 3,688 students during the 2013-14 school year. This year Reality U is poised to serve well over 4,000 students!

VOLUNTEERS NEEDED—Volunteers help students make wise financial choices regarding the necessities and luxuries they imagine as part of their adult lifestyle. They are provided with detailed information needed to help students during the event.



To volunteer for one or more events or find out how you can help support RU, contact

Sophie Archuleta
sophie.archuleta@cismidamerica.org
785-856-1939

VOLUNTEERING WITH JA OF KANSAS



GIVE KANSAS KIDS A BRIGHTER FUTURE

Empower young people to own their economic success

Help give students the tools they need to succeed in a global economy by helping Junior Achievement of Kansas provide age-appropriate financial literacy, entrepreneurship and work readiness education to children to ensure successful economic and workforce development for Kansas.

Your time commitment is 5-7 hours over the course of one to six weeks, depending on the grade you choose. JA staff will help train and prepare you for the classroom. All program materials are provided. You provide your real-world expertise and experience!

Give back to your community while building its future workforce. Volunteer with Junior Achievement of Kansas!

CONTACT US TO LEARN MORE:

785.235.3700 | www.KansasJA.org



JUNIOR ACHIEVEMENT OF KANSAS:

Delivered the program to **1,170** classes, reaching nearly **25,000** students statewide during the 2013-14 school year.

In 2014-15, we are on target to deliver the program to nearly **26,000** students.

Trained and placed **969** volunteers from **185** businesses into classrooms across the state.

HELP US MAKE A DIFFERENCE FOR KIDS:

Twice as many JA Alumni own their own businesses as their peers who did not have JA.

JA students are more likely to **understand the importance of education** and finish high school.

95% of teachers who have had JA in the classroom say JA students develop a better understanding of how the world operates.



About HCCI
www.hcci-ks.org
1-800-383-0217

Housing and Credit Counseling, Inc. (HCCI) was founded in 1972 as a 501(c)(3) nonprofit agency. HCCI provides HUD approved housing and consumer credit counseling and financial literacy education for about 7,500 people annually. HCCI serves Kansas through its offices in Topeka, Lawrence, and Manhattan.

Programs include counseling and education about budgeting, debt management and debt repayment, credit building, mortgage default, rent delinquency, options for student loan repayment, reverse mortgages for seniors, and bankruptcy education approved by the Executive Office of the United States Trustee. HCCI also offers an award winning Homebuyer Education Program. HCCI provides Rental Housing Counseling and Education for tenants and landlords.

Recent Awards

Better Business Bureau 2013 Integrity Award

In 2013, the Better Business Bureau of the Great Plains selected HCCI as the first nonprofit agency in Kansas to receive the BBB Integrity Award. Denise Groene, Kansas State Director for the BBB, said HCCI stood out because of "their commitment to the community and their pledge to value business ethics, integrity and trust within their organization."

2012 National Debt Management Counseling Agency of the Year

In 2012, the National Foundation for Credit Counseling honored HCCI for the expert debt management counseling provided to a couple since 2006. With counseling from HCCI, this remarkable couple paid off more than \$118,000 in debt over five years through hard work and dedication to meet their financial obligations. HCCI is extremely proud to have them named as National Clients of the Year for 2012. In 2010 the National Foundation for Credit Counseling also named HCCI staff as a Financial Literacy Educator of the Year.

2010 Kansas Ad Astra Award

HCCI has developed an award winning First-Time Homebuyer Education and Counseling Program. The Kansas Housing Resource Corporation recognized HCCI with the 2010 State Ad Astra Award for outstanding leadership in helping Kansas families realize the American Dream of homeownership. The award acknowledges the extensive partnerships HCCI has built with the City of Topeka, Federal Home Loan Bank of Topeka, and Capitol Federal to initiate the TOTO (Topeka Opportunity To Own) Program that has made it possible for over 450 Topeka low-income families to realize the American Dream and purchase their own TOTO home.

HCCI is certified by HUD and accredited by the Council on Accreditation of Services for Families and Children. HCCI is a member of the National Foundation for Credit Counseling and is registered and regulated in Kansas by the Office of the State Bank Commissioner.

9/26/2014

*Serving older Kansans
and their families
in the Heartland of Kansas.*

Chase
Clay
Cloud
Dickinson
Ellsworth
Geary
Jewell
Lincoln
Lyon
Marion
Mitchell
Morris
Ottawa
Pottawatomie
Republic
Riley
Saline
Wabaunsee



**North Central-Flint Hills
AREA AGENCY ON AGING, Inc.**

401 Houston St.
Manhattan, KS 66502

785-776-9294 or
800-432-2703

"Real help. Real people. Real time."

Fax: 785-776-9479
Website: www.ncfhaaa.com
E-mail: ncfhaaa@ncfhaaa.com
TDD Relay for hearing impaired:
800-766-3777

The North Central-Flint Hills Area Agency on Aging, Inc. is a private, non-profit organization that plans, coordinates and sponsors services in 18 counties to enhance the quality and dignity of life for older Kansans and their families. The Area Agency programs and services are partially funded by the Older Americans Act through the Kansas Department for Aging and Disability Services and voluntary participant contributions. The Area Agency works in partnership with local and county governments and senior citizens. All services are available without regard to race, color, national origin, sex, age or disability. For more information, call 800-432-2703 or 785-776-9294.

**North Central-Flint Hills
AREA AGENCY ON AGING, Inc.**

401 Houston St.
Manhattan, KS 66502

785-776-9294 or
1-800-432-2703



Services for seniors and caregivers offered by the North Central-Flint Hills Area Agency on Aging

Answers on Aging

- ◆ Presentations and seminars on Medicare, consumer scams and other issues important to seniors, people with disabilities and caregivers
- ◆ Conversations with seniors, caregivers and families to address questions or concerns and provide "answers on aging"
- ◆ Help with understanding public benefits, cutting through red tape and completing paperwork and forms
- ◆ Referrals to others in the community who can provide support or assistance
- ◆ Help with family members' health insurance questions

Support for Family Caregivers

- ◆ Monthly family caregiver newsletter
- ◆ Monthly family caregiver "radio talk show" call - dial in, listen, talk if you want
- ◆ Workshops with helpful, practical resources and advice to family caregivers

Senior Health Insurance Counseling for Kansas (SHICK)

- ◆ Assistance with selecting or changing a Medicare Part D Prescription Drug Plan
- ◆ Helpful information about Medicare, Medigap plans and long-term care insurance
- ◆ Help with solving Medicare-related problems

Be Well! Stay Well!

- ◆ Seminars and sessions that provide proven strategies to maintain your balance and well-being

Friendship Meals

- ◆ Food and friendship at 44 area dining centers
- ◆ Home-delivered or frozen meals for seniors
- ◆ Meals and a friendly knock on the door that help family caregivers!

Long-Term Care Services and Case Management

- ◆ Comprehensive assessments to identify care needs of seniors, people with disabilities and their caregivers
- ◆ Plans of care designed by professional case managers to maintain safety, independence and dignity at home
- ◆ Coordination of an array of in-home services to meet the needs of older Kansans and people with disabilities
- ◆ *Right At Home Solutions* in-home care coordination service

Older Kansans Employment Program (OKEP)

- ◆ Help for people 55 or older seeking jobs
- ◆ Information and skill enhancement for job-seekers through computer technology
- ◆ Connecting employers with job-seekers

Foster Grandparents Program

- ◆ Tutoring and mentoring by older Kansans for at-risk school children in select counties

Sunflower Fair!

- ◆ The heartland's premier health and wellness event every September

Keynotes News Magazine

- ◆ "News You Can Use and Information You Can Trust" about Medicare, legal matters, and federal, state and local issues
- ◆ Sent to more than 40,000 households of seniors, caregivers and businesses
- ◆ Supported by reader contributions and advertising

Flint Hills Housing Assistance

- ◆ Section 8 low-income rental assistance
- ◆ Security and utility deposit assistance

Volunteer Opportunities

- ◆ Call 1-800-432-2703 or 785-776-9294 to learn about ways you can help your older friends and neighbors!



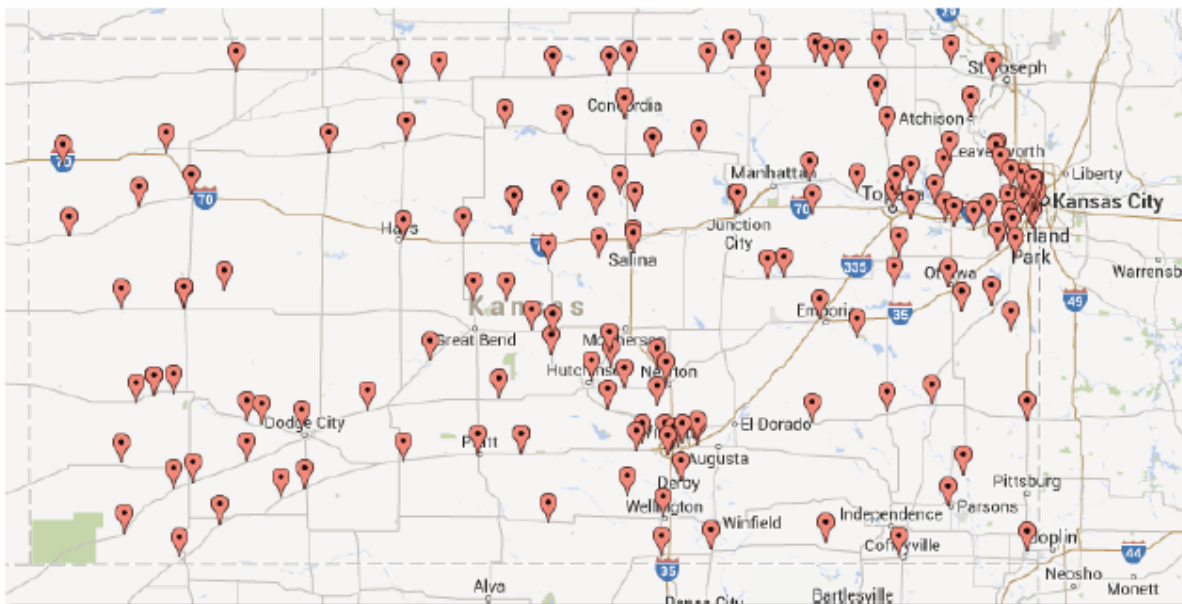
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www.ncfhaaa.com

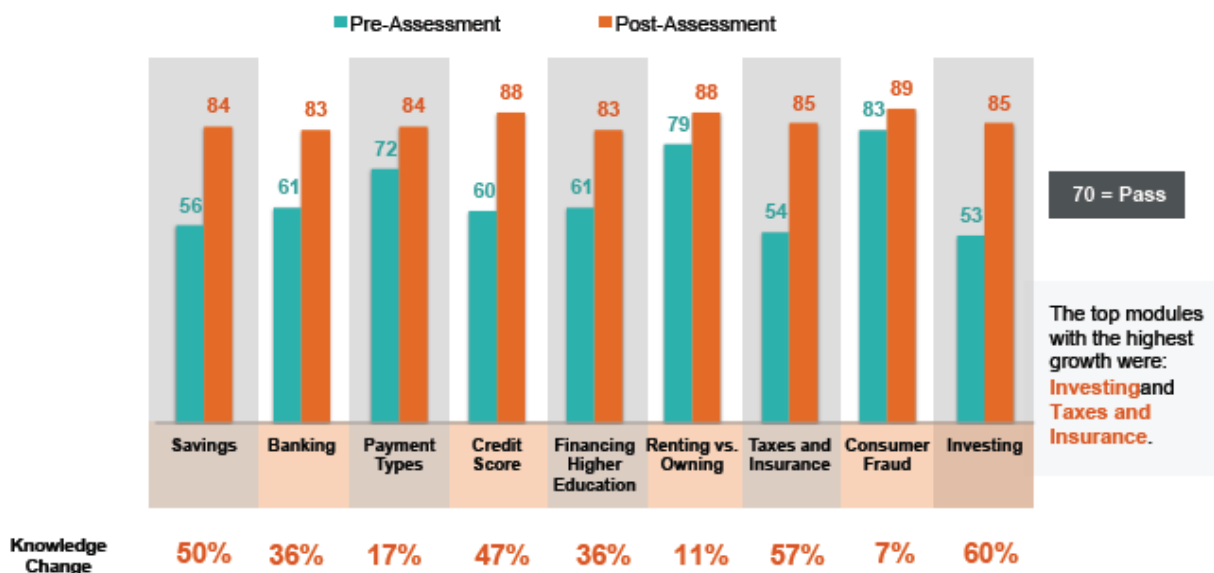
"Real help. Real people. Real time."

EverFi Kansas Financial Scholars Program: Schools Spread Map and Knowledge Gains Chart

Impacting Students Across the State at Scale



Knowledge Gains



109 SW 9th Street
Suite 600
Topeka, KS 66612



Phone: (785) 296-3307
Fax: (785) 296-6872
Investor Services: 1-800-232-9580
www.ksc.ks.gov

Joshua A. Ney, Commissioner

Sam Brownback, Governor

SECURITIES COMPLAINT FORM

The purpose of the form is to provide the information needed to start a preliminary investigation of a complaint. It is important to provide as much detailed information as possible.

1. YOUR INFORMATION

☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms. D.O.B. ____/____/____

Name _____

Home Address _____

City _____ State ____ Zip _____

Home Phone _____

Occupation _____

Business Address _____

City _____ State ____ Zip _____

Business Phone _____

E-Mail Address _____

Fax Number _____

2. WHO IS YOUR COMPLAINT AGAINST?

Business Name _____

Address _____

City _____ State ____ Zip _____

Phone _____

E-Mail/Web Site _____

Individuals You Dealt With:

Name _____

Title _____

Name _____

Title _____

3. TRANSACTION INFORMATION

Date of Transaction/Purchase: ____/____/____ Product Involved: _____

What was the transaction for? ☐ Myself ☐ My Business ☐ My Corporation ☐ My Family/Household

Amount Paid: \$_____ Paid By: ☐ Cash ☐ Check ☐ Credit Card ☐ Loan ☐ Direct Deposit

What was the date of the payment? _____

Who received the payment from you? _____

How many units or shares did you purchase? _____

Did you sign a contract? ☐ Yes ☐ No Did you have a verbal agreement? ☐ Yes ☐ No

Where did the transaction take place? (Check one)

☐ Over the phone ☐ At Home ☐ At the Company ☐ By Mail ☐ Other _____

Had you any prior business relationship with either the company or the salesperson who contacted you?

☐ Yes ☐ No If yes, please explain: _____

What was the first contact between you and the company? (Check one)

- ☐ Person came to my home ☐ I telephoned the company ☐ I responded to a radio/TV ad/mailling
☐ I responded to an email ☐ I received a phone call from the company ☐ I responded to an internet ad
☐ Other (Please explain) _____

4. PLEASE PROVIDE ADDITIONAL DETAILS REGARDING YOUR COMPLAINT ON A SEPARATE PAGE.

5. ACTIONS YOU HAVE TAKEN

Do you know of any other persons who invested with the company, corporation or association? If so, please provide their name, address and telephone number: _____

Have you notified or filed a complaint with any other agency? If yes, please describe: _____

Have you complained to the subject or seller? ☐ Yes ☐ No

If yes, what offer of adjustment or explanation was made? _____

Who made the offer of adjustment? _____

What would you consider to be a satisfactory solution? _____

6. DOCUMENTATION OF COMPLAINT

Please provide copies of all documents relevant to this complaint, including advertising material, contracts, receipts, letters, checks (front and back), statements, etc. FAILURE TO PROVIDE ALL RELEVANT DOCUMENTS MAY CAUSE UNNECESSARY DELAY IN THE HANDLING OF YOUR COMPLAINT.

Please return this complaint form and all attachments to:

Director of Enforcement
Office of the Kansas Securities Commissioner
109 SW 9th Street, Ste. 600
Topeka, KS 66612